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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:  
Mikhail Bershteyn

Confirmation No.: 6366

Application No.: 10/629,098

Art Unit: 3609

Filed: July 29, 2003

Examiner: Chia-Yi Liu

For: METHOD FOR PREPAYMENT OF MORTGAGE  
HELD AT BELOW MARKET INTEREST RATE

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Non-Fee Amendment  
Commissioner for Patents,  
PO Box 1450,  
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

1. In response to Office Action dated August 29, 2007 please amend the above-identified patent application as follows:

**Listing of the Claims** appended to this communication will replace listing of claims in the application.

Please note, however, that all references to numbered claims below are to the numbered claims in my original application, not to the numbered claims in the application appended hereto.

2. In response to specific claim rejections, please note the following. Office action repeatedly directs applicant to "Mumick et al. (6,006,107)"; 6,006,107 is a patent by a different inventor on an unrelated subject matter. I will assume that the examiner in fact considered Mumick et al. (6,006,207) and will formulate my responses accordingly.

RESPONSES OF OFFICE ACTIONS

1. As per Claim 1, rejected under 35 U.S.C. 102(b) as being anticipated by Mumick et al. (6,006,207):

Claim 1 is withdrawn in view of rejection. See attached listing of amended claims.